

Michael J. Garvey  
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January 20, 2016

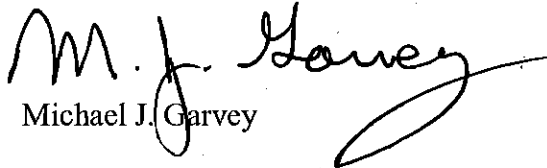
United States District Court Western District of NC  
Statesville Division  
200 West Broad Street, Room 304  
Statesville, NC 28677  
ATTN: Clerk of the Court

**Re: Civil Action No: 5:16-CV-00209-RLV**

**TO THE CLERK OF THE COURT:**

Please file the enclosed Consumer's Response to Answer into the above reference case.

Thanking you in advance for your assistance.

  
Michael J. Garvey

Enclosure: Consumer's Response to Answer